OIPE JC184
MAY 0 5 2003
PATENT & TRADEMARK OFFICE

#19/E

In the United States Patent and Trademark Office

Appn. Number:	09/349,517
Filing Date:	July 8, 1999
Applicants:	McDonald, Russell W. et al
Appn. Title:	Mortgage Loan and Financial Services Data Processing System
Examiner:	Colbert, Ella GAU: 3624
Mailed:	At Newark, CA

AMENDMENT B

RECEIVED
MAY 0 7 2003
GROUP 3600

BOX AMENDMENT - FEE
Commissioner of Patents and Trademarks
Washington, District of Columbia 20231

Dear Examiner:

In response to the Office Action for the above-identified patent application, mailing date Feb 24, 2003, kindly amend the above-identified application as follows:

Claims 1-3, 6-11 were previously pending in this application.

An Election to restrict was required in the last Office Action.

Claims 6 to 11 are cancelled without prejudice in making the restriction election.

Claims 1-3 are amended.

Claims 12 to 64 are added.

Claims pending over twenty: 3+64-11-20 = 36

Independent Claims in excess of three: 0

A complete set of formal figures are submitted for the Examiner's approval.

A complete and integrated copy of the specification is included with the response at the Examiner's recommendation to expedite the issuance process.

CERTIFICATE OF MAILING

I hereby certify that this document addressed to the Commissioner of Patents and Trademarks, BOX RESPONSES, Washington, D.C. 20231, will be deposited with the U.S. Postal Service as first class mail with sufficient postage at Newark, CA on 5/1/03, 2003.

Signature Dawn Tuchel
Dawn Tuchel

~~01 FC:2252 205.00 OP~~
~~02 FC:1202 324.00 OP~~

~~205.00 OP~~
~~324.00 OP~~

01 FC:2252
02 FC:1202

AMENDMENTS

In the **Figures**: Please cancel pages 10 to 13 of Figure 3.

Please delete the **abstract** of the disclosure and replace it with the following:

E1

> The present invention includes a data processing system and method for managing the origination of a mortgage loan by a loan originator in coordination with a loan broker for a loan customer. The loan originator is not the loan broker. The loan originator provides services necessary for the origination of the mortgage loan and not duplicative of services provided by the loan broker.

Please amend the **Specification** as follows:

Please remove line one of page one, beginning "EXPRESS MAIL..."

Please insert the following paragraphs after line 9 page 8. The paragraphs continue for over thirty pages until encountering the mark "---" starting a line.

Figure 3 is a flowchart in 35 pages. Pages 10 to 13 are canceled without prejudice, as duplicating the material found in pages 6 to 9. The page number of subsequent pages of Figure 3 have been left unaltered.

E2

Page 1 of Figure 3 includes the following.

Box 100 shows ORIGINATION SYSTEMS AND PROCEDURES. The Broker/Lender must begin by selecting the appropriate type of Originator from the list below:

Box 102 shows the originator "RE" (Real Estate Brokers/Agents). Arrow 122 directs the system and procedure go to Figure 3 page 2.